

REMARKS

Claims 1-4 are pending in this application, all of which have been amended. No new claims have been added.

The title has been changed to read "Card Settlement System Using a Debit Card."

Claims 1-4 stand objected to for various informalities which have been corrected in the aforementioned amendments.

A Substitute Specification correcting various grammatical, idiomatic and spelling errors is attached hereto, along with a marked-up copy of the original. No new matter has been added.

Claims 3-4 stand rejected under 35 USC §112, second paragraph, as indefinite.

Accordingly, claims 1-4 have been amended to correct the noted instances of indefiniteness, and the 35 USC §112, second paragraph, rejection should be withdrawn.

Claims 1-4 stand rejected under 35 USC §102(b) as anticipated by U.S. Patent 6,003,762 to Hayashida (hereinafter "**Hayashida**").

Applicants respectfully traverse this rejection.

Hayashida discloses an electronic cashless system uses a cashless medium for memorizing amount information and for performing an operation of amount information. The electronic cashless system comprises an automatic transaction terminal device having a reading/writing unit for writing amount information to the cashless medium, and a center device having a unit for identifying the account balance of multiple accounts and for storing amount information and a non-settled fund file unit for storing amount information written by the

cashless medium and a seller ledger file means for identifying the account balance of the multiple seller's accounts and for storing amount information.

Hayashida discloses the use of only one type of cashless medium 1 having a memory part 11 and an operation part 12, as shown in Fig. 1. Thus, **Hayashida** fails to disclose a card settlement system using a debit card to issue a prepaid card, as recited in claims 1-4 of the instant application.

Thus, the 35 USC §102(b) rejection should be withdrawn.

In view of the aforementioned amendments and accompanying remarks, claims 1-4, as amended, are in condition for allowance, which action, at an early date, is requested.

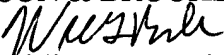
If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

U.S. Patent Application Serial No. **09/747,020**
Response to Office Action dated July 28, 2004

In the event that this paper is not timely filed, Applicant respectfully petitions for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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PATENT TRADEMARK OFFICE

Enclosures: Marked-Up Specification
Substitute Specification

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